CODETO BHP/450

## FIGURE - 1

## VIRTUAL EXPRESS TRANSACTION ORDER (VETO) SYSTEM

Allows Account Holders to Enter Their Account to VIEW Only

Allows Account Holders to USE their fund and Issue VETOs.

Bank Accounts, Credit Card Numbers and Others

Existing Account Number

1234 5678 9012 3456

1/1/2000-1/1/2005
John L. Dole

Big Key

VETO®-Applied Account

8386 1234 5678 9012

Member Since 2001
John L. Dole

Small Key

+

VETO-3

VETO-2

VETO-1

Optional Parameters Associated With Each Specific VETO

Replaces All Financial Accounts

Account Holder Designated 1-16 Digit Secret Code

Fund Limit
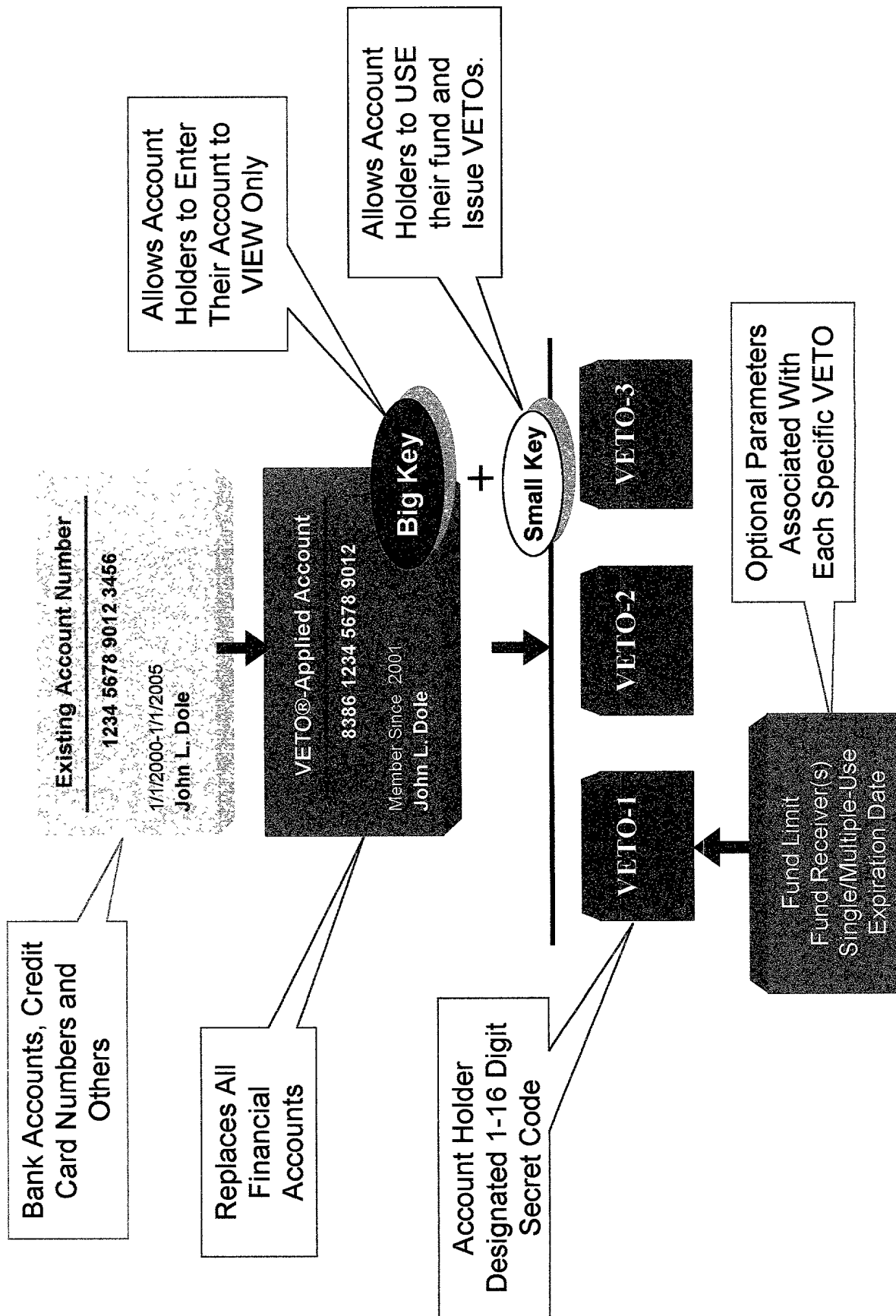Fund Receiver(s)
Single/Multiple-Use
Expiration Date

# FIGURE 2

# WEB-BASED VETO SUBMISSION FORM

### (An accountholder can only access this form after the accountholder logs on to the VETO system using BIGKEY)

VETO-Applied Account Number:

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 0 | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

Accountholder's Name:    **Alfred L. Chi**
Address:                       **46 Bayley Street**
                               **Westwood, MA 02090**
                               **U.S.A.**

Select fund sources and amount(s)

- ☐ Citibank Master          $ _____
- ☐ Citibank Visa            $ _____
- ☐ BankBoston Checking      $ _____
- ☐ BankBoston Savings       $ _____
- ☐ VETO Savings             $ _____
- **Total Amount**           $ _____

<u>Add another financial account to this system</u>

Select a fund receiver (optional)

Receiver 1: ▓▓▓▓▓▓▓▓ [_____]

Receiver 2: ▓▓▓▓▓▓▓▓ [_____]

Receiver 3: ▓▓▓▓▓▓▓▓ [_____]

These funds are to be used for: One-time purchase ☐   <u>OR</u>   Multiple ☐
purchases

These funds are set to expire on (dd/mm/yyyy) [ | | | | | | | ]

☐   Check here if you want the system to provide you with a VETO

Select your own VETO (1 to 16-digits, numbers or letters)

[ | | | | | | | | | | | | | | | | ]

(Type in **SMALLKEY**)                    (Red indicates you have messages, green
                                          indicates your VETO has been approved)
[_____]   [ Submit ]   ♥ ▶
                                          Message from Accountant
                                          Account Status
                                          View your accounts
                                          View your transactions
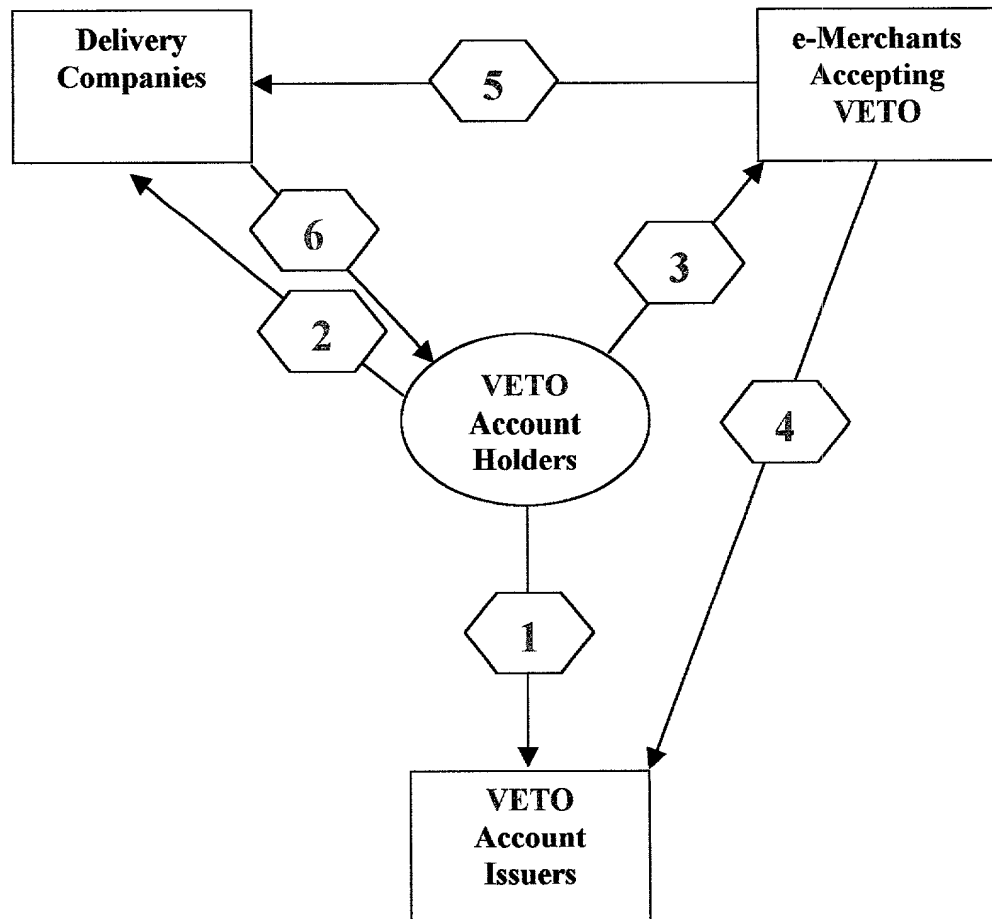
# FIGURE 3

# VETO-APPLIED E-PURCHASE SYSTEM

# FIGURE 3A

## E-PURCHASE SYSTEM WITHOUT VETO